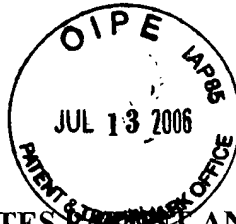


Attorney Docket No. 92654-004-601



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: James G. Gatto

Application No.: 09/658,622

Group Art Unit: 3624

Filed: September 8, 2000

Examiner: Daniel S. Felten

For: Electronic Fund Transfer System

Mail Stop Amendment

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

REPLY TO OFFICE ACTION

Dear Sir:

In response to the Office Action mailed January 10, 2006, please amend the above-identified application as follows:

Amendments to the Claims begin on page 2 of this paper; and

Remarks begin on page 19 of this paper.

This Reply is accompanied by a Petition for a three-month extension of time under 37 C.F.R. §1.136(a) and a check in the amount of \$510.00. It is believed that no additional fees are required, however the Commissioner is hereby authorized to charge any required fees or credit any overpayments to Deposit Account No. 033975 (Ref. No. 92654-004-601).